

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NORTH DAKOTA

In re: GANGL, THOMAS J. § Case No. 13-30482-SH
GANGL, MARY E. §
§
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

KIP M. KALER, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$211,002.66</u>	Assets Exempt: <u>\$61,893.66</u>
<i>(without deducting any secured claims)</i>	

Total Distribution to Claimants: <u>\$1,239.14</u>	Claims Discharged Without Payment: <u>\$142,687.75</u>
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Total Expenses of Administration: \$1,760.86

3) Total gross receipts of \$ 3,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$3,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$149,429.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	1,760.86	1,760.86	1,760.86
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	138,130.00	99,008.89	99,008.89	1,239.14
TOTAL DISBURSEMENTS	\$287,559.00	\$100,769.75	\$100,769.75	\$3,000.00

4) This case was originally filed under Chapter 7 on July 18, 2013.

The case was pending for 16 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/09/2014 By: /s/KIP M. KALER
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 —GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
FRAUDULENT TRANSFER TO WORLD LAW GROUP	1241-000	3,000.00
TOTAL GROSS RECEIPTS		\$3,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 —FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 —SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Us Bank	4110-000	143,320.00	N/A	N/A	0.00
NOTFILED	Gate City Bank	4110-000	6,109.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$149,429.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 —CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
KIP M. KALER	2100-000	N/A	750.00	750.00	750.00
KIP M. KALER	2200-000	N/A	98.08	98.08	98.08
CLERK, US BANKRUPTCY COURT	2700-000	N/A	293.00	293.00	293.00
KALER DOELING, PLLP	3110-000	N/A	540.00	540.00	540.00

KALER DOELING, PLLP	3120-000	N/A	39.78	39.78	39.78
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$1,760.86	\$1,760.86	\$1,760.86

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	None				
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
		None				
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Personal Loan	7100-000	19,033.00	20,849.39	20,849.39	260.94
2	Discover Bank	7100-000	11,290.00	11,290.83	11,290.83	141.31
3	Capital One Bank (USA), N.A.	7100-000	24,454.00	24,454.85	24,454.85	306.06
4	US Department of Education	7100-000	30,500.00	34,477.98	34,477.98	431.51
5	eCAST Settlement Corporation assignee of Chase	7100-000	7,935.00	7,935.84	7,935.84	99.32
NOTFILED	Bank Of North Dakota Student Loans	7100-000	3,205.00	N/A	N/A	0.00
NOTFILED	GC Services Limited Partnership	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Nelson, Watson, & Associates	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Usdoe/glelsi	7100-000	30,500.00	N/A	N/A	0.00

NOTFILED	Rodenburg Law Firm	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Bank Of North Dakota Student Loans	7100-000	5,508.00	N/A	N/A	0.00
NOTFILED	Bank Of North Dakota Student Loans	7100-000	3,205.00	N/A	N/A	0.00
NOTFILED	Bank Of North Dakota Student Loans	7100-000	2,500.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$138,130.00	\$99,008.89	\$99,008.89	\$1,239.14

Form 1
Individual Estate Property Record and Report
Asset Cases

Page: 1

Case Number: 13-30482-SH

Case Name: GANGL, THOMAS J.
GANGL, MARY E.

Period Ending: 12/09/14

Trustee: (540050) KIP M. KALER

Filed (f) or Converted (c): 07/18/13 (f)

§341(a) Meeting Date: 08/23/13

Claims Bar Date: 01/06/14

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property <u>Abandoned</u> OA=§554(a)	6 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	HOME AT 241 32ND AVE. N. FARGO, ND 58102, LEGAL: Orig. Description: Home at 241 32nd Ave. N. Fargo, ND 58102, Legal: Lot 16 Block 1 Van Raden's Addition to the City of Fargo, County of Cass, OnlyValue based on January 2011 Appraisal; Imported from original petition Doc# 1	143,000.00	0.00		0.00	FA
2	CASH ON HAND Orig. Description: Cash on hand; Imported from original petition Doc# 1	10.00	0.00		0.00	FA
3	BELL STATE BANK & TRUST CHECKING ENDING #4186 Orig. Description: Bell State Bank & Trust Checking ending #4186; Imported from original petition Doc# 1	50.00	0.00		0.00	FA
4	BELL STATE BANK & TRUST CHECKING ENDING #6419 IN Orig. Description: Bell State Bank & Trust Checking ending #6419 in banks, savings and loan; Imported from original petition Doc# 1	1,200.00	0.00		0.00	FA
5	BELL STATE BANK & TRUST SAVINGS ENDING #0818 Orig. Description: Bell State Bank & Trust Savings ending #0818; Imported from original petition Doc# 1	300.00	0.00		0.00	FA
6	BELL STATE BANK & TRUST SAVINGS ENDING #4078, MI Orig. Description: Bell State Bank & Trust Savings ending #4078, minor child's brokerage houses, or account, \$140 balance, property of minor child; Imported from original petition Doc# 1	0.00	0.00		0.00	FA
7	HOUSEHOLD GOODS AND FURNISHINGS, INCLUDING AUDIO Orig. Description: Household goods and furnishings, including audio, video, and computer equipment;, Imported from original petition Doc# 1	2,205.00	0.00		0.00	FA
8	BOOKS, PICTURES AND OTHER ART OBJECTS,	400.00	0.00		0.00	FA

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Asset Cases

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Trustee: (540050) KIP M. KALER

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	ANTIQUES, Orig. Description: Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.; Imported from original petition Doc# 1					
9	CLOTHING Orig. Description: Clothing; Imported from original petition Doc# 1	200.00	200.00		0.00	FA
10	NECKLACES, WEDDING RINGS Orig. Description: Necklaces, Wedding Rings; Imported from original petition Doc# 1	300.00	0.00		0.00	FA
11	BICYCLES (3), EXERCISE EQUIPMENT Orig. Description: Bicycles (3), exercise equipment; Imported from original petition Doc# 1	100.00	0.00		0.00	FA
12	POOL TABLE Orig. Description: Pool Table; Imported from original petition Doc# 1	100.00	0.00		0.00	FA
13	SEWING MACHINES (2) Orig. Description: Sewing Machines (2); Imported from original petition Doc# 1	60.00	0.00		0.00	FA
14	STATE FARM WHOLE LIFE INSURANCE \$50,000.00 FACE Orig. Description: State Farm Whole Life Insurance \$50,000.00 Face Value, Cash value \$1,135.54; Imported from original petition Doc# 1	1,135.54	0.00		0.00	FA
15	STATE FARM WHOLE LIFE INSURANCE EACH. \$50,000 FA Orig. Description: State Farm Whole Life Insurance each. \$50,000 face value, cash value \$6,207.92; Imported from original petition Doc# 1	6,207.92	0.00		0.00	FA
16	STATE FARM WHOLE LIFE INSURANCE; INSURES MINOR S Orig. Description: State Farm Whole Life Insurance; insures minor son Face Value \$15,000.00; Cash value \$427.65; Imported from original petition Doc# 1	427.65	0.00		0.00	FA

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 13-30482-SH

Case Name: GANGL, THOMAS J.
GANGL, MARY E.

Period Ending: 12/09/14

Trustee: (540050) KIP M. KALER

Filed (f) or Converted (c): 07/18/13 (f)

§341(a) Meeting Date: 08/23/13

Claims Bar Date: 01/06/14

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property <u>Abandoned</u> OA=§554(a)	6 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
17	401K PLAN; SUPERVALU STAR, ACCOUNT ENDING #7000 Orig. Description: 401K Plan; Supervalu Star, account ending #7000; Imported from original petition Doc# 1	29,748.88	0.00		0.00	FA
18	NDPERS RETIREMENT ACCOUNT GIVE PARTICULARS. Orig. Description: NDPERS Retirement Account Give particulars.; Imported from original petition Doc# 1	17,378.67	0.00		0.00	FA
19	2012 STATE TAX REFUND TAX REFUNDS. GIVE Orig. Description: 2012 State Tax refund tax refunds. Give; Imported from original petition Doc# 1	59.00	0.00		0.00	FA
20	1998 SATURN SL2, 142,000 MILES, FAIR CONDITION Orig. Description: 1998 Saturn SL2, 142,000 miles, fair condition; Imported from original petition Doc# 1	1,000.00	0.00		0.00	FA
21	2008 CHEVROLET UPLANDER LS, 71,000 MILES, GOOD C Orig. Description: 2008 Chevrolet Uplander LS, 71,000 miles, good condition OBA; Imported from original petition Doc# 1	7,000.00	0.00		0.00	FA
22	LAWNMOWER; SNOW BLOWER Orig. Description: Lawnmower; snow blower; Imported from original petition Doc# 1	35.00	0.00		0.00	FA
23	MISC. HOUSEHOLD TOOLS, DRILLS, SAW, WEED EATER Orig. Description: Misc. Household Tools, drills, saw, weed eater; Imported from original petition Doc# 1	85.00	0.00		0.00	FA
24	FRAUDULENT TRANSFER TO WORLD LAW GROUP (u)	2,618.20	2,618.20		3,000.00	FA
24	Assets Totals (Excluding unknown values)	\$213,620.86	\$2,818.20		\$3,000.00	\$0.00

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Individual Estate Property Record and Report
Asset Cases

Case Number: 13-30482-SH

Case Name: GANGL, THOMAS J.
GANGL, MARY E.

Period Ending: 12/09/14

Trustee: (540050) KIP M. KALER

Filed (f) or Converted (c): 07/18/13 (f)

§341(a) Meeting Date: 08/23/13

Claims Bar Date: 01/06/14

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 <u>Property Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
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Major Activities Affecting Case Closing:

Closed

Initial Projected Date Of Final Report (TFR): July 31, 2014

Current Projected Date Of Final Report (TFR): September 17, 2014 (Actual)

Form 2

Cash Receipts And Disbursements Record

Page: 1

Case Number: 13-30482-SH
Case Name: GANGL, THOMAS J.
 GANGL, MARY E.
Taxpayer ID #: **-***7772
Period Ending: 12/09/14

Trustee: KIP M. KALER (540050)
Bank Name: Rabobank, N.A.
Account: *****8266 - Checking Account
Blanket Bond: \$13,150,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
05/08/14	{24}	Prosperity Bank	Payment per settlement agreement with debt settlement company	1241-000	3,000.00		3,000.00
05/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,990.00
06/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,980.00
07/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,970.00
08/29/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,960.00
10/24/14	101	CLERK, US BANKRUPTCY COURT	Dividend paid 100.00% on \$293.00, Clerk of the Court Costs (includes adversary and other filing fees); Reference:	2700-000		293.00	2,667.00
10/24/14	102	Discover Personal Loan	Dividend paid 1.25% on \$20,849.39; Claim# 1; Filed: \$20,849.39; Reference:	7100-000		260.94	2,406.06
10/24/14	103	Discover Bank	Dividend paid 1.25% on \$11,290.83; Claim# 2; Filed: \$11,290.83; Reference:	7100-000		141.31	2,264.75
10/24/14	104	Capital One Bank (USA), N.A.	Dividend paid 1.25% on \$24,454.85; Claim# 3; Filed: \$24,454.85; Reference:	7100-000		306.06	1,958.69
10/24/14	105	US Department of Education	Dividend paid 1.25% on \$34,477.98; Claim# 4; Filed: \$34,477.98; Reference:	7100-000		431.51	1,527.18
10/24/14	106	eCAST Settlement Corporation assignee of Chase	Dividend paid 1.25% on \$7,935.84; Claim# 5; Filed: \$7,935.84; Reference:	7100-000		99.32	1,427.86
10/24/14	107	KIP M. KALER	COMBINED CHECK FOR TRUSTEE COMPENSATION, EXPENSES AND INTEREST			848.08	579.78
			Dividend paid 100.00% on \$750.00; Claim# ; Filed: \$750.00	750.00 2100-000			579.78
			Dividend paid 100.00% on \$98.08; Claim# ; Filed: \$98.08	98.08 2200-000			579.78
10/24/14	108	KALER DOELING, PLLP	Combined Check for Claims#et_al.			579.78	0.00
			Dividend paid 100.00% on \$540.00; Claim# ; Filed: \$540.00	540.00 3110-000			0.00
			Dividend paid 100.00% on \$39.78; Claim# ; Filed: \$39.78	39.78 3120-000			0.00

Subtotals : \$3,000.00 \$3,000.00

Form 2

Cash Receipts And Disbursements Record

Case Number: 13-30482-SH

Case Name: GANGL, THOMAS J.
GANGL, MARY E.

Taxpayer ID #: **-***7772

Period Ending: 12/09/14

Trustee: KIP M. KALER (540050)

Bank Name: Rabobank, N.A.

Account: *****8266 - Checking Account

Blanket Bond: \$13,150,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			ACCOUNT TOTALS		3,000.00	3,000.00	\$0.00
			Less: Bank Transfers		0.00	0.00	
			Subtotal		3,000.00	3,000.00	
			Less: Payments to Debtors			0.00	
			NET Receipts / Disbursements		\$3,000.00	\$3,000.00	
<hr/>					Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS							
Checking # *****8266					3,000.00	3,000.00	0.00
					\$3,000.00	\$3,000.00	\$0.00